IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Zachariah Cobrinik et al. Group Art Unit: 3693

Serial No.: 09/823,353 Examiner: Thu Thao Havan

Filed: March 30, 2001

Attorney Docket No.: 006878.112100

For: SYSTEM AND METHOD FOR

PROVIDING AN IMPROVED

FINANCIAL DERIVATIVE

PRODUCT

AMENDMENT IN RESPONSE TO AUGUST 21, 2008 OFFICE ACTION

Mail Stop Amendment Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on August 21, 2008 in connection with the above-identified patent application. The August 21, 2008 Office Action provided a period of 3 months in which to file a response, i.e., by November 21, 2008. A Petition for a three-month extension of time is being filed herewith. Accordingly, a reply is now due by February 21, 2008 and this Amendment is being timely filed.